

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-35511  
James Meglioranza Judge: KCF  
Concordia Meglioranza  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 4/6/2018  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: FPC

Initial Debtor: JM

Initial Co-Debtor: CM

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1,596.00 per month to the Chapter 13 Trustee, starting on January 1, 2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,700.00
DOMESTIC SUPPORT OBLIGATION		
IRS	TAXES	\$6,621.97

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Central Loan Admin & R	96 Madison Ave., Old Bridge, NJ 08857	\$8,606.20	0.00	\$8,606.20	\$2,141.00

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan
TD Bank	2010 KIA RIO	\$3,851.90

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Secured Claims
- 3) Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/27/2017.

Explain below **why** the plan is being modified:

To address IRS as priority claim, and to list TD as secured creditor to be paid in full through the plan.

Explain below **how** the plan is being modified:

To list IRS in Part 3, and to list TD in Part 4 section g.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 4/6/18

/s/Francis P. Cullari  
Attorney for the Debtor

Date: 4/6/18

/s/James MeglIORANZA  
Debtor

Date: 4/6/18

/s/Concordia MeglIORANZA  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 4/6/18

/s/Francis P. Cullari  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 4/6/18

/s/James Meglioranza  
Debtor

Date: 4/6/18

/s/Concordia Meglioranza  
Joint Debtor

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
James Meglioranza  
Concordia Meglioranza  
DebtorsCase No. 17-35511-KCF  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 55

Date Rcvd: Apr 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2018.

db/jdb +James Meglioranza, Concordia Meglioranza, 96 Madison Ave., Old Bridge, NJ 08857-1342  
 517239479 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 517239480 #+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 517239488 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: CitiBusiness Card, PO Box 183113, Columbus, OH 43218-3113)  
 517239487 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195)  
 517239482 +Cap1/bstby, PO Box 30253, Salt Lake City, UT 84130-0253  
 517239483 +Capital One, Attention: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517317375 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517239485 +Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850-5278  
 517239486 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 517239490 +Comenity Bank/DressBrn, Attention:Bankruptcy, PO Box 182686, Columbus, OH 43218-2686  
 517239489 +Comenity Bank/Dressbrn, PO Box 182789, Columbus, OH 43218-2789  
 517239493 +Fed Loan Serv, PO Box 61047, Harrisburg, PA 17106-1047  
 517239494 +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610  
 517239497 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198  
 517239500 +Hibernia Ntl/Capital One, Attention:Bankruptcy, 1 Corporate Dr Suite 360, Lake Zurich, IL 60047-8945  
 517364689 +HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 517239501 +Homeprjvisa, PO Box 94498, Las Vegas, NV 89193-4498  
 517239508 #Monarch Recovery Management, Inc, 10965 Decatur Rd, Philadelphia, PA 19154-3210  
 517314669 +Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835  
 517282223 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507  
 517282512 +TD Bank, N.A., c/o Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835  
 517282284 +TD Bank, N.A., c/o Schiller, Knapp,, Lefkowitz & Hertzfel, LLP, 950 New Loudon Road, Latham, NY 12110-2100  
 517284156 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 517239518 +Unvl/Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 517239522 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517239523 +Wells Fargo Home Projects, Wells Fargo Financial, 1 Home Campus 3rd Flr, Des Moines, IA 50328-0001  
 517349659 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 09 2018 23:27:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 09 2018 23:27:35 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517239478 +E-mail/Text: bknotices@conduent.com Apr 09 2018 23:28:47 Acs/slma, Acs/Education Services, Po Box 7051, Utica, NY 13504-7051  
 517239484 +E-mail/Text: kzoepfel@credit-control.com Apr 09 2018 23:27:42 Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 517239491 +E-mail/PDF: creditonebknotifications@resurgent.com Apr 09 2018 23:29:45 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873  
 517239498 +E-mail/PDF: gecsed@recoverycorp.com Apr 09 2018 23:23:43 Gecrb/jc Penney, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
 517239499 +E-mail/PDF: gecsed@recoverycorp.com Apr 09 2018 23:23:23 Gecrb/pc Richard, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
 517239502 E-mail/Text: cio.bncmail@irs.gov Apr 09 2018 23:27:13 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 517239505 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Apr 09 2018 23:28:59 Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
 517239506 +E-mail/Text: bnckohlsnotices@becket-lee.com Apr 09 2018 23:27:03 Kohls/Capone, N56 W 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096  
 517360104 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 09 2018 23:29:36 LVNV Funding, LLC its successors and assigns, as assignee of FNBM, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517358647 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 09 2018 23:29:46 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517239507 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 09 2018 23:27:34 Midland Credit management Inc, PO Box 60578, Los Angeles, CA 90060-0578  
 517239509 +E-mail/Text: bnc@nordstrom.com Apr 09 2018 23:27:07 Nordstrom Fsb, Attention: Bankruptcy, PO Box 6566, Englewood, CO 80155-6566  
 517239510 +E-mail/Text: bnc@nordstrom.com Apr 09 2018 23:27:07 Nordstrom Signature Visa, Colorado Service Center, Po Box 6555, Englewood, CO 80155-6555  
 517281551 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 09 2018 23:24:07 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 55

Date Rcvd: Apr 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517298721 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 09 2018 23:23:28  
Portfolio Recovery Associates, LLC, c/o JC Penney Credit Card, POB 41067,  
Norfolk VA 23541  
517298718 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 09 2018 23:29:44  
Portfolio Recovery Associates, LLC, c/o PC Richard, POB 41067, Norfolk VA 23541  
517278062 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 09 2018 23:42:15  
Portfolio Recovery Associates, LLC, c/o Tjx Rewards Platinum Mastercard, POB 41067,  
Norfolk VA 23541  
517248234 E-mail/Text: bnc-quantum@quantum3group.com Apr 09 2018 23:27:29  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517239512 E-mail/PDF: gecsedirecoverycorp.com Apr 09 2018 23:23:43 Synch/Lord & Taylor,  
PO Box 965015, Orlando, FL 32896-5015  
517239513 E-mail/PDF: gecsedirecoverycorp.com Apr 09 2018 23:23:24 Synch/tjx Cos Dc, PO Box 965015,  
Orlando, FL 32896-5015  
517243243 +E-mail/PDF: gecsedirecoverycorp.com Apr 09 2018 23:23:24 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517239514 +E-mail/PDF: gecsedirecoverycorp.com Apr 09 2018 23:23:43 Synchrony Bank/ pc Richard,  
PO Box 965036, Orlando, FL 32896-5036  
517239515 +E-mail/PDF: gecsedirecoverycorp.com Apr 09 2018 23:24:03 Synchrony Bank/Care Credit,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060  
517239516 E-mail/PDF: gecsedirecoverycorp.com Apr 09 2018 23:23:42 Synchrony Bank/JCP,  
PO Box 965007, Orlando, FL 32896-5009  
517239517 E-mail/Text: bankruptcy@td.com Apr 09 2018 23:27:45 Td Banknorth Maine, 32 Chestnut St,  
Lewiston, ME 04240

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517239481\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
517239520\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Unvl/Citi, Attn: Centralized Bankruptcy, PO Box 20507,  
Kansas City, MO 64195)  
517239521\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Unvl/Citi, Attn: Centralized Bankruptcy, PO Box 20507,  
Kansas City, MO 64195)  
517239492\* +Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873  
517239495\* +Fed Loan Serv, PO Box 61047, Harrisburg, PA 17106-1047  
517239496\* +Fed Loan Serv, PO Box 61047, Harrisburg, PA 17106-1047  
517239503\* IRS, PO Box 7346, Philadelphia, PA 19101-7346  
517239504\* IRS, PO Box 7346, Philadelphia, PA 19101-7346  
517239519\* +Unvl/Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
517239511 ##+Slater, Tenaglia, Fritz, 301 3rd Street, Ocean City, NJ 08226-4007

TOTALS: 0, \* 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 11, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 55

Date Rcvd: Apr 09, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Francis P. Cullari on behalf of Joint Debtor Concordia Meglioranza cullari@comcast.net  
Francis P. Cullari on behalf of Debtor James Meglioranza cullari@comcast.net  
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.  
rsolarz@kmlawgroup.com  
Richard James Tracy, III on behalf of Creditor TD Bank NA successor in interest to Commerce  
Bank, N.A. rtracy@schillerknapp.com,  
tshariff@schillerknapp.com; kcollins@schillerknapp.com; aheight@schillerknapp.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6